

**Information to identify the case:**

Debtor 1	<u>Donna M. DelBiondo</u>	Social Security number or ITIN	xxx-xx-2995
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-70635-JAD			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna M. DelBiondo

10/23/24

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Donna M. DelBiondo  
Debtor

Case No. 20-70635-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Oct 23, 2024

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:**

Recip ID	Recipient Name and Address
db	+ Donna M. DelBiondo, 3875 Juniata Gap Road, Altoona, Altoona, PA 16601-7434
15326060	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15330869	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 24 2024 03:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 24 2024 03:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 23 2024 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Oct 24 2024 03:40:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15326053	+ EDI: CAPITALONE.COM	Oct 24 2024 03:40:00	Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
15326054	+ EDI: CAPITALONE.COM	Oct 24 2024 03:40:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
15329281	EDI: CAPITALONE.COM	Oct 24 2024 03:40:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15326055	EDI: DISCOVER	Oct 24 2024 03:40:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
15327521	EDI: DISCOVER	Oct 24 2024 03:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15326056	EDI: JPMORGANCHASE	Oct 24 2024 03:40:00	JP Morgan Chase Bank, NA, P.O. Box 15258, Wilmington, DE 19850
15326057	EDI: JPMORGANCHASE	Oct 24 2024 03:40:00	JPMCB Card, P.O. Box 15369, Wilmington, DE 19850
15331875	+ Email/Text: RASEBN@raslg.com	Oct 23 2024 23:44:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

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USA, N.A., c/o Robertson, Anschutz & Schneid,  
P.L., 6409 Congress Avenue, Suite 100, Boca  
Raton, FL 33487-2853

15326058	Email/Text: pitbk@weltman.com	Oct 23 2024 23:44:00	Matthew W. Pomy, Esquire, WELTMAN, WEINBERG & REIS CO LPA, 436 7th Avenue, Ste. 2500, Pittsburgh, PA 15219-1842
15326059	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 23 2024 23:45:00	Midland Credit Management, Inc., 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15332584	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 23 2024 23:45:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15326264	^ MEBN	Oct 23 2024 23:38:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15326061	+ Email/Text: BAN5620@UCBINC.COM	Oct 23 2024 23:44:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., Toledo, OH 43614-1501

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans, LLC
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15331876	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
James R. Huff, II	on behalf of Debtor Donna M. DelBiondo jhuff@sfshlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans LLC mmiksich@kmlawgroup.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6